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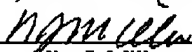
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)	Examiner: Lynda C. JASMIN
Editt GONEN-FRIEDMAN et al.)	Group Art Unit: 3627
Serial No.: 09/777,513)	Confirmation No.: 9633
Filed: February 6, 2001)	Customer No.: 22430
Title: METHODS AND SYSTEMS FOR ONLINE SELF-SERVICE RECEIVABLES MANAGE- MENT AND AUTOMATED ONLINE RECEIVABLES DISPUTE RESOLUTION)	Total Pages: 19
Atty. Docket No.: ORCL5643)	<u>AMENDMENT</u>

CERTIFICATE OF TRANSMISSION PURSUANT TO 37 CFR § 1.8

I hereby certify that these papers are being facsimile transmitted to the Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, fax no. 703-872-9306, on January 18, 2005.


Nita J. Miller

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

This amendment is responsive to the Office Action mailed October 18, 2004.

A complete listing of the Claims begins on page 2 of this paper;

Remarks begin on page 16 of this paper.

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Serial No. 09/777,513
Atty. Docket No. ORCL5643